

<i>SERFF Tracking Number:</i>	<i>KCLF-125966958</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Sunset Life Insurance Company of America</i>	<i>State Tracking Number:</i>	<i>41252</i>
<i>Company Tracking Number:</i>	<i>ILLUSTRATION CERTIFICATIONS 2008</i>		
<i>TOI:</i>	<i>L08 Life - Other</i>	<i>Sub-TOI:</i>	<i>L08.000 Life - Other</i>
<i>Product Name:</i>	<i>Illustration Certifications 2008</i>		
<i>Project Name/Number:</i>	<i>Illustration Certifications 2008/Illustration Certifications 2008</i>		

## Filing at a Glance

Company: Sunset Life Insurance Company of America

Product Name: Illustration Certifications 2008    SERFF Tr Num: KCLF-125966958    State: ArkansasLH

TOI: L08 Life - Other    SERFF Status: Closed    State Tr Num: 41252

Sub-TOI: L08.000 Life - Other    Co Tr Num: ILLUSTRATION    State Status: Filed-Closed  
CERTIFICATIONS 2008

Filing Type: Form	Co Status:	Reviewer(s): Linda Bird
	Author: Kathleen Frese	Disposition Date: 01/08/2009
	Date Submitted: 12/29/2008	Disposition Status: Accepted For Informational Purposes
Implementation Date Requested:		Implementation Date:

State Filing Description:

## General Information

Project Name: Illustration Certifications 2008

Project Number: Illustration Certifications 2008

Requested Filing Mode: Informational

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 01/08/2009

State Status Changed: 01/08/2009

Corresponding Filing Tracking Number:

Filing Description:

Attached are the Annual Illustration Certifications for Sunset Life Insurance Company.

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Deemer Date:

## Company and Contact

### Filing Contact Information

Kathleen Frese, Senior Compliance Analyst    kfrese@kclife.com

SERFF Tracking Number: KCLF-125966958 State: Arkansas  
Filing Company: Sunset Life Insurance Company of America State Tracking Number: 41252  
Company Tracking Number: ILLUSTRATION CERTIFICATIONS 2008  
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other  
Product Name: Illustration Certifications 2008  
Project Name/Number: Illustration Certifications 2008/Illustration Certifications 2008

P O Box 219139 (800) 821-5529 [Phone]  
Kansas City, MO 64121-9139 (816) 753-3018[FAX]

**Filing Company Information**

Sunset Life Insurance Company of America CoCode: 69272 State of Domicile: Missouri  
3520 Broadway Group Code: 588 Company Type: Life and Health  
PO Box 219532  
Kansas City, MO 64121-9532 Group Name: State ID Number:  
(816) 753-7000 ext. [Phone] FEIN Number: 91-0431975  
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SERFF Tracking Number: KCLF-125966958 State: Arkansas  
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Company Tracking Number: ILLUSTRATION CERTIFICATIONS 2008  
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other  
Product Name: Illustration Certifications 2008  
Project Name/Number: Illustration Certifications 2008/Illustration Certifications 2008

## Filing Fees

Fee Required? No  
Retaliatory? No  
Fee Explanation:  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Sunset Life Insurance Company of America	\$0.00	12/29/2008	
Sunset Life Insurance Company of America	\$50.00	01/07/2009	24867046

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TOI:	L08 Life - Other	Sub-TOI:	L08.000 Life - Other
Product Name:	Illustration Certifications 2008		
Project Name/Number:	Illustration Certifications 2008/Illustration Certifications 2008		

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Linda Bird Informational Purposes		01/08/2009	01/08/2009
<b>Filing Notes</b>			

Subject	Note Type	Created By	Created On	Date Submitted
Filing Fees	Note To Reviewer	Kathleen Frese	01/07/2009	01/07/2009

<i>SERFF Tracking Number:</i>	<i>KCLF-125966958</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Company Tracking Number:</i>	<i>ILLUSTRATION CERTIFICATIONS 2008</i>		
<i>TOI:</i>	<i>L08 Life - Other</i>	<i>Sub-TOI:</i>	<i>L08.000 Life - Other</i>
<i>Product Name:</i>	<i>Illustration Certifications 2008</i>		
<i>Project Name/Number:</i>	<i>Illustration Certifications 2008/Illustration Certifications 2008</i>		

## Disposition

Disposition Date: 01/08/2009

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	KCLF-125966958	State:	Arkansas
Filing Company:	Sunset Life Insurance Company of America	State Tracking Number:	41252
Company Tracking Number:	ILLUSTRATION CERTIFICATIONS 2008		
TOI:	L08 Life - Other	Sub-TOI:	L08.000 Life - Other
Product Name:	Illustration Certifications 2008		
Project Name/Number:	Illustration Certifications 2008/Illustration Certifications 2008		

Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		No
Supporting Document	Application		No
Supporting Document	Cover Letter		Yes
Supporting Document	Illustration Certifications		Yes
Supporting Document	List of Forms		Yes

*SERFF Tracking Number:*      *KCLF-125966958*      *State:*      *Arkansas*  
*Filing Company:*      *Sunset Life Insurance Company of America*      *State Tracking Number:*      *41252*  
*Company Tracking Number:*      *ILLUSTRATION CERTIFICATIONS 2008*  
*TOI:*      *L08 Life - Other*      *Sub-TOI:*      *L08.000 Life - Other*  
*Product Name:*      *Illustration Certifications 2008*  
*Project Name/Number:*      *Illustration Certifications 2008/Illustration Certifications 2008*

**Note To Reviewer**

**Created By:**

Kathleen Frese on 01/07/2009 11:09 AM

**Subject:**

Filing Fees

**Comments:**

I have submitted the filing fee via EFT today.

Thank you,

Kathleen Frese

<i>SERFF Tracking Number:</i>	<i>KCLF-125966958</i>	<i>State:</i>	<i>Arkansas</i>
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## **Rate Information**

Rate data does NOT apply to filing.



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Filing Company: Sunset Life Insurance Company of America State Tracking Number: 41252  
Company Tracking Number: ILLUSTRATION CERTIFICATIONS 2008  
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Product Name: Illustration Certifications 2008  
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## Supporting Document Schedules

### Review Status:

**Satisfied -Name:** Cover Letter 12/29/2008  
**Comments:**  
**Attachment:**  
SSL Letter.pdf

### Review Status:

**Satisfied -Name:** Illustration Certifications 12/29/2008  
**Comments:**  
**Attachment:**  
SSL.pdf

### Review Status:

**Satisfied -Name:** List of Forms 12/29/2008  
**Comments:**  
**Attachment:**  
SSL-AR.pdf



**KANSAS CITY LIFE  
INSURANCE COMPANY**

Broadway at Armour / Box 219139 / Kansas City, Missouri 64121-9139  
Telephone: (816) 753-7000  
Web Site: [www.kclife.com](http://www.kclife.com)

December 29, 2008

State Insurance Department

Dear Sir or Madam,

Enclosed please find the Annual Illustration Certifications for the following companies where I am the Illustration Actuary:

**Sunset Life Insurance Company**

For each company, I have enclosed the following:

- ◆ Illustration Actuary's Certification
- ◆ Company Officer's Certification
- ◆ A list of all policy and rider forms for which the certifications apply

If you have any questions, please call or e-mail me.

Respectfully,

Mark A. Milton  
SVP and Chief Actuary  
Illustration Actuary  
1-800-821-5529 ext 8345  
[mmilton@kclife.com](mailto:mmilton@kclife.com)

**Sunset Life Insurance Company**  
**Annual Actuarial Certification**

I, Mark A. Milton, am Vice President and Actuary of Kansas City Life Insurance Company and am a member of the American Academy of Actuaries in good standing and am responsible for the actuarial aspects of product development for our wholly owned subsidiary Sunset Life. I was appointed by the Board of Directors of Sunset Life Insurance Company to be the Illustration Actuary for all plans of insurance subject to the Life Insurance Illustration Model Regulation. The appointment was effective January 1, 1997. I meet the Academy requirements for making this certification and the requirements of applicable state regulations.

The scales used in illustrating non-guaranteed elements for the plans on the attached certification form meet the requirements of the Regulation. The disciplined current scale for this plan is in conformity with the Actuarial Standard of Practice for Compliance with the NAIC Life Insurance Illustration Model Regulation (ASOP 24) promulgated by the Actuarial Standards Board. Moreover:

- No currently payable scale for business issued within the last five years and within the scope of this certification has been reduced for reasons other than changes in the experience factors underlying the disciplined current scale.
- Non-guaranteed elements illustrated for new policies are consistent with those illustrated for similar in force policies.
- Illustrated non-guaranteed elements for new and in-force policies subject to this regulation are consistent with the non-guaranteed elements amounts actually credited or charged to the same or similar forms.
- The minimum expenses used in the calculation of the disciplined current scale for all policy forms subject to this regulation were based on the Generally Recognized Expense Table for 2009 Illustrations.

In making this certification, I have not deviated from ASOP 24 in any way.



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Mark A Milton FSA, MAAA  
Illustration Actuary

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December 22, 2008

Date

**Sunset Life Insurance Company**  
**Illustration Regulation Certification**

I, Jill A. Daniel, am Assistant Vice President and Associate Actuary of Kansas City Life Insurance Company. I am an officer of said insurer and have been appointed to certify compliance with subsection F of Section 11 of the Life Insurance Illustration Model Regulation for this state for all applicable plans of insurance.

The illustration formats meet the requirements of the Regulation and the scales used in insurer-authorized illustrations are those scales certified by the Illustration Actuary.

The company has provided its agents with information about the expense allocation method used by the company in its annual illustration certification.



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Jill A. Daniel, ASA, MAAA  
AVP and Associate Actuary

December 22, 2008  
Date

## **Life Illustrations - Identification Form AR**

<i>Company:</i>	Sunset Life Insurance Company
<i>NAIC Company #:</i>	69272
<i>Date Submitted:</i>	December 29, 2008
<i>Illustration Actuary:</i>	Mark Milton
<i>Contact Phone #:</i>	(816) 753-7000
<i>Appointment Effective:</i>	January 1, 1997
<i>Annual Certification Date:</i>	December 31
<i>Appointed Officer:</i>	Jill Daniel

### **Illustrated Plans**

No products will be issued with illustrations

### **Non-Illustrated Plans**

No non-illustrated plans will be issued with illustrations.